

In re:
Ramona Lee Taylor
Debtor

Case No. 21-10845-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 16, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2023:

Recip ID	Recipient Name and Address
db	+ Ramona Lee Taylor, 825 Lafayette St., Coatesville, PA 19320-2626

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2023 at the address(es) listed below:

Name	Email Address
ANTHONY A. FRIGO	on behalf of Debtor Ramona Lee Taylor anthonyfrigo@msn.com frigoar70666@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-3 bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor Township of Valley jwood@portnoffonline.com jwood@ecf.inforuptcy.com
JOSHUA I. GOLDMAN	on behalf of Creditor Legacy Mortgage Asset Trust 2019-GS6 Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Feb 16, 2023

Form ID: pdf900

Total Noticed: 1

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KERI P EBECK

on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-3 mfarrington@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Certificate of Notice Page 3 of 5
**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Ramona Lee Taylor a/k/a Ramona L. Taylor a/k/a Ramona Taylor <p style="text-align: center;"><u>Debtor(s)</u></p>	CHAPTER 13
Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2019-3 <p style="text-align: center;"><u>Movant</u></p>	NO. 21-10845 MDC
vs.	11 U.S.C. Section 362
Ramona Lee Taylor a/k/a Ramona L. Taylor a/k/a Ramona Taylor <p style="text-align: center;"><u>Debtor(s)</u></p>	
Kenneth E. West <p style="text-align: center;"><u>Trustee</u></p>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of January 18, 2023, the post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$2,692.49**. Post-petition funds received after January 18, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows:

Post-Petition Payments:	October 2022 through February 2023 at \$665.73/month
Suspense Balance:	(\$636.16)
Total Post-Petition Arrears	\$2,692.49

2. Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on March 2023 and continuing through August 2023, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$665.73** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$448.75 for March 2023 through July 2023 and \$448.74 for**

August 2023 towards the arrearages on or before the last day of each month at the address below;

Specialized Loan Servicing LLC
6200 Quebec St., Suite 300
Greenwood Village, Colorado 80111

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 3, 2023

/s/ Denise Carlon, Esquire

Denise Carlon, Esquire
Attorney for Movant

Date: 2/8/2023

/s/ Anthony A. Frigo, Esquire

Anthony A. Frigo, Esquire
Attorney for Debtor(s)

Date: February 9, 2023

No Objection - Without Prejudice to Any
Trustee Rights or Remedies
/s/ LeeAne O. Huggins

Kenneth E. West, Esquire
Chapter 13 Trustee

Approved by the Court this 15th day of February 2023. However, the court retains discretion regarding entry of any further order.



Magdeline D. Coleman
Chief U.S. Bankruptcy Judge